

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON  
TACOMA DIVISION**

In re:

Donna L Waters

Debtor(s)

Case No. 10-43187-BDL

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David M Howe, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2010.
- 2) The plan was confirmed on 06/30/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/03/2014.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$53,718.00.
- 10) Amount of unsecured claims discharged without payment: \$7,022.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**UST Form 101-13-FR-S (9/1/2009)**

**Receipts:**

Total paid by or on behalf of the debtor	\$100,976.00
Less amount refunded to debtor	\$2,308.94

**NET RECEIPTS:** **\$98,667.06**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,760.72
Other	\$1,695.31

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,956.03**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Applied Bank	Unsecured	NA	NA	NA	0.00	0.00
Applied Bank	Unsecured	NA	NA	NA	0.00	0.00
Applied Bank	Unsecured	NA	NA	NA	0.00	0.00
APPLIED CARD BANK	Unsecured	2,883.00	2,883.51	2,883.51	1,593.63	0.00
ASSET ACCEPTANCE LLC	Unsecured	285.00	295.59	295.59	163.36	0.00
BOEING EMPLOYEES CREDIT UNION	Unsecured	2,193.00	4,067.79	4,067.79	2,248.15	0.00
CAPITAL ONE BANK	Unsecured	742.00	682.81	682.81	377.37	0.00
CERTEGY	Unsecured	18.00	NA	NA	0.00	0.00
CHASE HOME FINANCE LLC	Secured	26,000.00	0.00	21,606.06	21,606.06	0.00
CHASE HOME FINANCE LLC	Secured	NA	128,355.21	51,362.83	51,362.83	0.00
ER SOLUTIONS	Unsecured	72.00	NA	NA	0.00	0.00
NATIONAL SERVICE BUREAU INC	Unsecured	134.00	NA	NA	0.00	0.00
NCO FIN/55	Unsecured	75.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	940.00	940.11	940.11	519.57	0.00
PALISADE PARK CONDOMINIUM AS	Secured	NA	5,488.00	5,488.00	5,488.00	0.00
PALISADE PARK CONDOMINIUM AS	Secured	NA	4,509.43	4,509.43	4,509.43	437.58
PIERCE COUNTY TREASURER	Priority	NA	NA	NA	0.00	0.00
RJM ACQUISITIONS	Unsecured	43.00	43.86	43.86	24.24	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	2,684.00	2,664.59	2,664.59	1,472.64	0.00
SUTTELL & HAMMER	Unsecured	1,944.00	3,452.64	3,452.64	1,908.17	0.00
UNITED STATES TREASURY	Priority	NA	200.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$51,362.83	\$51,362.83	\$0.00
Mortgage Arrearage	\$21,606.06	\$21,606.06	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,997.43	\$9,997.43	\$437.58
<b>TOTAL SECURED:</b>	<b>\$82,966.32</b>	<b>\$82,966.32</b>	<b>\$437.58</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,030.90</b>	<b>\$8,307.13</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$6,956.03</u>
Disbursements to Creditors	<u>\$91,711.03</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$98,667.06</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/04/2014

By: /s/ David M Howe

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UST Form 101-13-FR-S (9/1/2009)**